

## Geographic Codes for HMDA/CRA Editing and Verification

The 1997 file consists of 64,463 observations of four items each:

MSA code  
State code  
County code  
Tract number/BNA

covering the 50 states, DC, and Puerto Rico.

- The MSA code will equal 9999 if the state/county/tract-BNA falls outside of a Metropolitan Statistical Area.
- The Tract/BNA number will equal 999999 if the state/county is classified as small (population  $\leq 30,000$ ) or untraced (all or part of the county is not tracted). These small or untraced counties will also include the Census Tract or BNA numbers. ALL areas in the United States, DC, and Puerto Rico are assigned a Census Tract or BNA number.
- Refer to the HMDA or CRA edits to understand the logic of verifying Geographic code combinations. The edit logic for HMDA and CRA differ slightly. (The edits may be obtained by calling the HMDA Assistance line at (202) 452-2016 or the CRA Assistance Line at (202) 872-7584. You may also request a copy via electronic mail at [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov) or [crahelp@frb.gov](mailto:crahelp@frb.gov).)

### Notes:

In New England, if a tract is split between 2 or more MSAs, or between 1 or more MSAs and no MSA, the state/county/tract-BNA combination on this file will appear for each MSA and Non-MSA area.

For HMDA purposes, if a county is partially untraced, the entire county is considered untraced.

For HMDA purposes, it is ***acceptable*** for a HMDA reporter to code census tracts or BNAs in small or untraced counties as "NA" on the HMDA-LAR form.

For CRA purposes, it is ***unacceptable*** for a CRA reporter to code census tracts or BNAs in small or untraced counties as "NA". The appropriate Census Tract or BNA number must be reported.

The Income Indicator field was added to indicate the income category for each census tract-BNA. For HMDA purposes, the income categories are low or moderate, middle, and upper. Income indicators 1 and 2 are combined to form the low or moderate category ( $<80\%$  of the Median Family Income). For CRA purposes, the income categories are low, moderate, middle, and upper.

**System Title and Acronym:** HMDA/CRA: Home Mortgage Disclosure Act/Community Reinvestment Act

**Medium:** Non-labeled tape

**Descriptive File Name:** 1997 Census Data representing valid MSA/State/County/Tract-BNA combinations.

**Format:** **Length:** 16

**Type:** FB

**Block Size:** 16000

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Metropolitan Statistical Area (MSA)	1	4	4	N	9999 = State/County/Tract combination falls outside of an MSA
2. State Code	5	6	2	N	FIPS Code
3. County Code	7	9	3	N	FIPS Code
4. Census Tract	10	15	6	N	999999 = State/County is classified as small or untraced
5. Income Indicator	16	16	1	N <sup>1</sup>	Identifies low, moderate, middle, and upper income areas

<sup>1</sup>For HMDA purposes, income indicators 1 and 2 are combined to form the low or moderate category (<80% of the Median Family Income).

Codes: 0 - if tract-BNA income = 0

1 - if tract-BNA income < 50% of Median Family Income (MFI)

2 - if tract-BNA income ≥ 50% and < 80% of MFI

3 - if tract-BNA income ≥ 80% and < 120% of MFI

4 - if tract-BNA income ≥ 120%

*Record Information*

1997	In MSA	MSA = 9999	TOTAL
TRACTS	47,164	3,612	50,776
BNAs	454	10,956	11,410
Tracts and BNAs	47,618	14,568	62,186
Small/Untraced Counties	158	2,119	2,277
Total Records on File	47,776	16,687	64,463
Total Counties	904	2,343	3,247